



EFFECTIVENESS OF OFFICERS TRAINING: A STUDY AT INDIAN OVERSEAS BANK

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Abstract

The Human Resource Development department has to play a more proactive role in shaping the employees to fight out the challenges. The banks not only have to make plans and policies and devise strategies, the actual functionaries have to show willingness, competence and effectiveness in executing the said policies and strategies. In commercial organizations like banks, HRD departments have the advantages of not being excessively burdened with day-to-day problems of running the banks or ensuring profitability of individual transactions. They are in positions to take strategic and long term view of the competitive advantage of the human resources as well as identify areas of professional weaknesses to rectify well before any damage takes place in the organization. Indeed they have the golden opportunity to implement the desired human resources policies to improve and strengthen the organization to withstand the onslaught of fierce competition in future. Based on this perspective, an attempt has been made to highlight the factors which, if implemented, may lead to substantial transformation of banks to compete in an environment of risks and uncertainty. In this connection, an attempt is made to verify the effectiveness of officers training programmes conducted by Indian Overseas Bank. The results of the research have been discussed in this article.

Keywords: Indian overseas bank, Manpower, Training.

Introduction

In India the banking industry becoming more competitive than ever, private and public sector banks are competing each other to perform well. The executives of the bank are now in the position to modify their traditional human resources practice in to innovative human resources practices in order to meet the challenges from other competitive banks. It is aimed to bring out those innovative and best human resource practices developed and found successful that made them more competitive in the present competitive banking environment in the various human resource areas where they want to gain competitive advantage over the rival banks in order to attract and retain the talents and to differentiate their human resources practice and other services than the competitive banks. A major challenge for many banks will be to develop the special competencies and skills for credit appraisal and risk management in an environment of deregulation and openness.

As emphasized by Dr. Bimal Jalan, Governor of Reserve Bank of India, the recommendations of the second Narasimhan Committee could provide useful guidance to banks particularly in recruiting skilled manpower from the open market, including lateral induction of experts and deployment of existing staff in new businesses and activities after suitable training. In this context, the importance of building and reinforcing corporate vision and culture that fosters creativity and recognizes talent and merit cannot be relegated to the behind. After employees have been selected for various positions in an organizations training them for the specific tasks in which they have been assigned assumes great importance. It is true in many organizations that before an employee is fitted into a harmonious working relationship with other employees,, he is given adequate training.

Need For Training Officers

- To get an insight of the job by the new employees and also to understand work culture followed in IOB
- To acquire knowledge in order to adopt any change in banking technology.
- To get promotion as again change in nature of the work but increase in payment will increase responsibility and challenges involved.

In order to satisfy bank customers from all walks of life, banks need to have efficient manpower which can be possible by offering them quality training , training programme should keep pace with changing times it must be unconventional. Training changes mental and social outlook of employees. Customers and their needs can be identified and the officers is responsible to increase the profitability of IOB.

Objectives of Study

- To study training and development programmes undertaken by IOB for their officers.
- To analyze effectiveness of training programmes for officers.

Review of Literature

Banking is a prime mover in the economic development of a nation and research is so essential to improve its working results. The management without any right policy is like "building a house on sand". It means an effective management always needs a thorough and continuous search into the nature of the reasons for, and the consequences of organisation. In

line with this, some related earlier studies conducted by individuals and institutions are reviewed to have an in-depth insight into the problem and exploring the reformation of banking policy. An overall view of a few studies is presented below.

Donald L. Kirkpatrick (1997) Evaluation, Training and Development Handbook approached its, valuation process in a more logical way. The author emphasized that while evaluating training, instead of just studying the reactions of the trainees, the study could be carried out in four different levels viz., i.e., reaction, learning, behaviour and results. The author's guidelines and discussions on each level of evaluation of training are worth mentioning. **Jane Richards (1997)**, Management Training-the Real Objectives views that while embarking upon a management programme, the real objective must be to focus on the individual manager, not the position in the company. The author's discussion on training needs analysis i.e., about core competencies, job profiling and identification of competencies gaps-either against core competencies for individuals or against job profiles for generic roles is worth mentioning. **Niki Glaveli; Stella Kufidu (2005)**, in their paper analyzed the changes that took place in the Greek banking industry in the last years, their impact on the role of employees training and development for strategy implementation and success, using four case studies to investigate the effect of the environmental changes on these particular banks and the role of their training and development strategies in adjusting themselves to the changing industry environment. **Riyaz Rainaye (2004)**, in their study empirically examined the training policy in two commercial banks, namely, State Bank of India and Jammu & Kashmir Bank Limited.

The focus is on the various facets of training including Management's attitude towards training, training inputs, quality of training programmes and transfer of training to the job. Whereas it records that the training scenario is to a large extent satisfactory, it evaluates the opinions of the employees of two cadres of both banks: in particular that it can be made fully effective only when the training needs assessment and transfer of training to the job are considerably improved, besides bringing in finer improvements in other dimensions. **Klink and Streumer (2002)** examined the effectiveness of on-the-job training and some potential factors that explain effectiveness of two samples drawn from two Dutch companies. The first sample consisted of 36 tele-sales staff who were trained to improve the quality of the telephone sales call, with the underlying objective of increasing sales. The second sample consisted of 45 new counter clerks (working for post offices) who were trained on how to behave and function independently at the post office counter. The authors used pretest-post-test design for the first sample and two post-tests for the second sample (one at the completion of the course and the other 10 to 15 weeks later). They collected their primary data using questionnaires and tests. Secondary data about sales were collected from the organisations' Management Information Systems. "The purpose of a training needs assessment is to identify performance requirements or needs within an organization in order to help direct resources to the areas of greatest need, those that closely relate to fulfilling the organizational goals and objectives, improving productivity and providing quality products and services." (**Janice A. Miller, SPHR and Diana M. Osinski, Reviewed July 2002.**) "The most valuable asset of a 20th century company was its production Equipment. The most valuable asset of a 21st century institution will be its knowledge Workers and their productivity (**Drucker 1999**).” Training is basically directed at employee but its ultimate impact goes to organization, because the end user of its benefits is the organization itself (**Raja et. al, 2011**). Organization are expected to identify the training need of its employees and design training programmes that will help to optimally utilize their workforce towards actualization of organization objective (**Kennedy P.E, Chyung 2013**).

Training is the act of increasing the knowledge and skills of an employee for performing a particular job. The major outcome of training is learning. A trainee learns new habits, refined skills and useful knowledge during the training that helps him improve performance. Training enables an employee to do his present job more efficiently and prepare himself for a higher level job. (**V S Rama Rao , 2010**)

Research Methodology

Primary data were collected through questionnaire filled by officers of IOB. Secondary data includes reference books, journal, research papers and internet. Random sampling of 100 respondents from officers of IOB from the certain branches of Chennai.

Analysis and Interpretations

Table 1.1 Age of Respondents

Age	No of Respondents	Percentage
25-30	28	28.0
31-35	32	32.0
36-40	28	28.0
>40	12	12.0
Total	100	100.0

Inference: The above table shows that 28% of the respondents are at the age group from 25-30years, 32% respondents are from 31-35years of age, 28% of the respondents are from 36-40 years of age and 12% of the respondents are above 40 years of age.

Table 1.2: Gender

Gender	No of Respondents	Percentage
Male	82	82.0
Female	18	18.0
Total	100	100.0

Inference: The above table shows that 82% of the respondents are male and 18% of the respondents are female.

Table 1.3: Marital Status

Marital Status	No of Respondents	Percentage
Married	63	63.0
Unmarried	37	37.0
Total	100	100.0

Inference: The above table shows that 63% of the respondents are married and 37% of the respondents are unmarried.

Table 1.4: Awareness of Training Programme

Opinion	No of Respondents	Percentage
Yes	96	96.0
No	4	4.0
Total	100	100.0

Inference: The above table shows that 96% of respondents were having awareness of Training Programmes only 4% of respondents are unaware of it.

Table 1.5: Quality of Training Programme

Opinion	No of Respondents	Percentage
Excellent	40	40.0
Good	60	60.0
Total	100	100.0

Inference: The above table shows that 40% of the respondents find the quality of the training programme to be excellent and 60% of the respondents find it good.

Table 1.6: Customer Service Skills

Opinion	No of Respondents	Percentage
Agree	56	56.0
Neutral	34	34.0
Disagree	10	10.0
Total	100	100.0

Inference : The above table shows that 56% of the respondents agree that attending training programme helps them to pick up customer service skills, 34% of the respondents neither agree nor disagree and 10% of the respondents disagree

Table 1.7: Chances of Promotion

Opinion	No of Respondents	Percentage
Agree	62	62.0
Neutral	24	24.0
Disagree	14	14.0
Total	100	100.0

Inference: The above table shows that 62% of employees agree that attending training programme leads them to the chances of promotion.24% of the employees neither agree nor disagree and 14% of the employees disagree with it.

Table 1.8: Topics Covered In Training Programme

Opinion	No of Respondents	Percentage
Agree	68	68.0
Neutral	26	26.0
Disagree	6	6.0
Total	100	100.0

Inference: The above table shows 68% of the respondents agree that relevant topics related to programme objectives were covered in the training programme, 26% of the respondents neither agree nor disagree and 6% of the employees disagree.

Table 1.9: Topics Covered Within Right Time

Opinion	No of Respondents	Percentage
Yes	88	88.0
No	12	12.0
Total	100	100.0

Inference: The above table shows that 88% of the respondents accept that the topics taken for the training programme are covered within the right time and 12% of the respondents don't accept with it.

Findings of the Study

- The data collected were analysed carefully and the following findings were drawn.
- From the study it is inferred that all the respondents are educated and 96% of the employees are aware of the Training Programme and have attended the training programme conducted at their organization:
- 72% of the employees find the Training Programme related to their work. 78% of the employees agree that attending Training Programme has helped them to pick up new Technical skills and soft skills.
- Most of the employees find the quality of the training programme was excellent. 72% of the employees feel that attending training programme leads them to perform better at work. 88% of the employees find the topics relevant to the training programme and they also find the topics covered during the Training Programme are easy to understand.
- 88% of the respondents accept that the topics taken for the training programme are covered within the right time. It is also inferred that the quality of the topics covered reflects high level of satisfaction among the employees at the organization.

Recommendations

- Decentralization of training will make the training convenient for the officers.
- Managers who are at high levels are trained in restricted numbers of training centres which are located in few states of India that makes training inconvenient for employees living far off regions.
- Updation of Officers knowledge and ability suitable training must be provided at regular intervals i.e. in a year or as per the requirement to keep the managers updated.
- Training should also include more of upgrading their social behavior as they connect to various clients belonging to various social backgrounds of society. As they need to mingle with different colleagues during transfers and delegations.
- All the banks whether private or public should share their training and learning techniques as a separate body it should provide standardized and uniform training so that young people will not get tangled up in "different bank different training" strategy.

Conclusion

IOB have a separate policy in the aspects of training employees with reference to the designation. The training should have a mandatory affair in an effective and efficient manner. A separate body should be allocated to continuously assess the technological and social changes to inherit the same in the aspect of training. The primary objective of the training should focus on socio-techno changes and challenges and also a continuous survey and monitoring in the aspects of training effectiveness.



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